

United States Bankruptcy Court
District of North Dakota

In re:
Lindsay Grace Marchbanks
Debtor

Case No. 23-30208-skH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0868-3
Date Rcvd: Nov 20, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	+ Lindsay Grace Marchbanks, 408 3rd Avenue East, West Fargo, ND 58078-1907
1085447	Bridge Lending, 597 Peace Pipe Rd, Lac Du Flambeau, WI 54538
1085448	+ Essentia Health, 502 E. Second Street, Duluth, MN 55805-1913
1085450	Gate City Bank, 411 N 4th St, Bismarck, ND 58501-4078
1085451	+ Gjesdahl, 1375 21st Avenue North, Fargo, ND 58102-1838
1085454	+ Sterling Properties, LLLP d/b/a Westwind, 1711 GOLD DR S STE 100, Fargo, ND 58103-6420
1085455	+ The Village Family Service Ctr, POB 9859, Fargo, ND 58106-9859
1085456	United Accounts Inc, 411 N 4th St, Bismarck, ND 58501-4078
1085457	United Accounts, Inc., Attn: Bankruptcy, PO Box 9239, Fargo, ND 58106-9239

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
1085446	EDI: LCIISYSTEM	Nov 20 2023 23:57:00	AES, Attn: Bankruptcy, Attn: Bankruptcy PO Box 64378, Saint Paul, MN 55164-0378
1085449	Email/Text: mail@ldf-holdings.com	Nov 20 2023 18:58:00	Evergreen Services, PO Box 834, Lac Du Flambeau, WI 54538
1085452	EDI: LCIISYSTEM	Nov 20 2023 23:57:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
1085453	Email/Text: Charlotte.Rusch@SanfordHealth.org	Nov 20 2023 18:58:00	Sanford Medical Center Fargo, 5225 23rd Avenue South, Fargo, ND 58104

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

District/off: 0868-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
Gene W Doeling	heather@kaler-doeling.com mn20@ecfbis.com
Maurice VerStandig	on behalf of Debtor Lindsay Grace Marchbanks mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Lindsay Grace Marchbanks</u>	Social Security number or ITIN	xxx-xx-3371
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of North Dakota			
Case number: 23-30208			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lindsay Grace Marchbanks
fka Lindsay Grace Freedman

11/20/23

By the court: Shon Hastings
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.